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ABSTRACT

This document reports the amount and availability of student financial aid resources for Kentucky undergraduate students planning to attend an institution of postsecondary education in the Commonwealth. Institutions providing education beyond the high school surveyed for student financial aid resources were public and nonpublic four-year colleges and universities, private two-year colleges, community colleges, vocational-technical schools, business colleges and Bible colleges as well as approved trade and technical schools in Kentucky. Procedures utilized sought to eliminate available student financial aid awarded to graduate students, athletes, and less than full-time students. Covered is: student financial aid, including scholarships, loans and employment, and the degree of availability. (Author)

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A SURVEY OF STUDENT FINANCIAL AID RESOURCES IN KENTUCKY

July 1973

Conducted by
Southern Regional Office
of the
College Entrance Examination Board

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KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY
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40601

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PAUL P. BORDEN
EXECUTIVE SECRETARY

AREA CODE 502
564-3553

August 15, 1973

To Governor Wendell H. Ford

and

The General Assembly of 1973

and

The People of Kentucky:

In December, 1972, the Kentucky Higher Education Assistance Authority determined that adequate data on the financial needs and resources of Kentucky residents wishing to pursue an education beyond high school was not available. The Authority Board, therefore, directed its staff to initiate a request to the Council on Public Higher Education for the necessary funds to conduct a comprehensive study of Post-Secondary Student Financial Aid in Kentucky. In January the Council reviewed, approved and funded a five phase research project. This project, when completed, will constitute a comprehensive examination of the financial barriers to undergraduate education at Kentucky's vocational-technical, two-year and four-year, public, private and proprietary institutions.

This volume containing the first of five interrelated research reports delineates the amount and availability of post-secondary student financial aid resources. Subsequent phases to be completed by December, 1973 will include:

(a) A Post-Secondary Student Financial Aid Attitudinal Survey

(b) A Survey of Post-Secondary Aspirations and Expectations of Kentucky High School Students

(c) An Analysis of the Effects of Resource Availability on Aspiration Attainment

(d) Model Student Assistance Programs for Kentucky

The Authority Board urges each reader of this and subsequent reports to become familiar with the findings, conclusions and recommendations in each volume and encourages full public discussion of the effects of existing

and potential student assistance programs on the educational opportunities of Kentucky's residents. It is the hope of the Authority Board and its staff that an enlightened public discussion of the available student financial aid resources, needs, projections, issues, trends and actual and potential events will influence the long range planning of an optimum program of student financial aid.

This research report was prepared by the College Entrance Examination Board, a recognized authority on matters relating to access to post-secondary education and particularly with reference to student financial aid. The findings of this study provide a basis for further study of the effects of changes in the amount and availability of student aid resources on access to post-secondary education programs. The KHEAA is pleased to provide in this publication the entire text of the College Board's report.

Respectfully,

George D. Crounse
Chairman

PREFACE

This document represents the final Study Report for Phase III of a five phase research program of the Higher Education Assistance Authority of the Commonwealth of Kentucky. This Report was authorized by the Higher Education Assistance Authority which engaged the Southern Regional Office of the College Entrance Examination Board under an agreement that was formally entered into on June 15, 1973, under Contract No. CT. 062119.

Stephen H. Ivens
Study Director

ACKNOWLEDGEMENTS

The Study Staff is indebted to many individuals for their assistance and support throughout the conduct of this Study. We would like to acknowledge and thank each of those individuals for their prompt and thorough response to our requests. The complete list of individuals is too extensive for inclusion in this Report, but the Study Staff would like to acknowledge the following:

Mr. Paul P. Borden and Mr. Joe Myers, Kentucky Higher Education Assistance Authority;

Mr. James Ingle and the members of the Kentucky Association of Student Financial Aid Administrators;

The individual survey respondents from the post-secondary institutions in the Commonwealth of Kentucky;

The staff of Region IV Office of Education, Atlanta, Georgia, specifically, Messrs. A. W. Boldt, William Pouncey, and Jerry Turner;

Mr. Harry Weber, Spencerian College, Louisville, Kentucky;

The Southern Regional Office of the College Entrance Examination Board professional, administrative, and secretarial staff; and

Mrs. Carolyn Cuddy and Mrs. Linda Wilson, Financial Aids Office, The University of Tennessee, Knoxville, Tennessee.

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A SURVEY OF AVAILABLE STUDENT FINANCIAL AID RESOURCES IN KENTUCKY

The purpose of this Study was to determine the amount and availability of student financial aid resources for Kentucky undergraduate students planning to attend an institution of postsecondary education in the Commonwealth. Institutions providing education beyond the high school surveyed for student financial aid resources were public and nonpublic four-year colleges and universities, private two-year colleges, community colleges, vocational-technical schools, business colleges and Bible colleges as well as approved trade and technical schools in Kentucky. (See Appendix for a list of responding institutions.) A separate survey of Federal and State agencies and private and public foundations providing student financial aid in Kentucky also was conducted. Procedures utilized in the Study sought to eliminate available student financial aid awarded to graduate students, athletes, and less than full-time students.

It was assumed that any survey conducted to determine available student financial aid resources in the Commonwealth could not assure the complete tabulation of every loan, job, or scholarship available to Kentucky postsecondary students. It was also assumed that the data collected, through survey procedures, data gathering instruments, and questionnaires developed in an attempt to determine available student financial aid, would provide a thoroughly satisfactory estimate of the extent of student financial aid resources in the Commonwealth.

Definitions of terms as used in this Report are as follows:

1. Institutions providing education beyond the high school: Lists of public and nonpublic four-year institutions, private two-year colleges, community colleges, vocational-technical schools, business colleges, Bible schools,

and trade schools provided by the Kentucky Higher Education Assistance Authority.

2. Student financial aid: Institutional, Federal, and State assistance administered by the institutional coordinator of student financial aid in the institutions providing education beyond the high school, as well as funds administered by Federal and State agencies, and private and public foundations.

   Student financial aid typically is organized into three categories:

   (a) Scholarships--awards of money, tuition discounts, remissions of tuition and fees, or similar conditions that require neither repayment nor service to be performed by the student; awards commonly referred to as "gift assistance."

   (b) Loans--awards with the requirement that the student repay in whole or in part, in some cases with and in other cases without the payment of interest.

   (c) Employment--awards requiring the student to provide his services for either a specific and announced duration, or for an unspecified duration, limited by the time needed to complete a given task.

3. Degree of availability: The definitions used in describing the degree of availability of student financial aid in Kentucky are:

   (a) General--unrestricted funds generally, but not completely, based upon need for which the largest number of applicants can qualify and from which the largest number may receive assistance.

   (b) Limited--funds typically, but not exclusively, awarded or assigned to recipients primarily on the basis of specific characteristics or educational goals with consideration of financial need but not necessarily on the basis of financial need.

(c) Restricted--funds which are highly restricted by geography, curriculum, secondary school preparation, institutional matriculation, donor preferences or choices, or special and unusual recipient characteristics where need may or may not be a qualification for an award.

The procedures used to gather information for this Study included:

1. A review of certain data on the U. S. Office of Education Fiscal Operations Report(s) of 1971-72 for each institution surveyed in this Study which participated in the College Work-Study Program, Educational Opportunity Grant Program (currently entitled Supplemental Educational Opportunity Grants), or National Defense Student Loan Program (currently entitled National Direct Student Loan Program).
2. A review of certain data on the Health Professions Student Assistance Program Annual Operating Report of 1971-72 for each institution surveyed which participated in the Nursing Student Loan Program, or Nursing Scholarship Program.
3. A review of certain data on the Institutional Fiscal Operations Report for 1971-72 for each institution surveyed which participated in the Law Enforcement Education Program.
4. A determination of dollar amounts from each of the State and Federal agencies administering student assistance funds.
5. A determination of the dollar amounts for private and public foundations administering student assistance funds.
6. A determination of the dollar amounts from other available and identifiable sources of student financial aid dollars for Kentucky students.

Additional data gathering procedures were employed by the Study Staff to provide verification of information obtained from the above sources if the need for verification or supplementation appeared necessary.

A preliminary letter of introduction was written to institutions providing education beyond the high school level. This letter contained a description of the Study and notice of the survey instrument. The survey instrument was forwarded to institutions providing education beyond high school on June 18, 1973. This document was completed and returned to the Study Staff by the institutional student financial aid coordinator.

The results of the procedures used to determine the availability of student financial aid resources for Kentucky undergraduate students planning to attend an institution providing education beyond the high school in the Commonwealth are presented in five tables. The remaining text of the Report provides a description and definition of sources of student aid illustrated in each segment of the tables.

The total available student financial aid in the Commonwealth of Kentucky for 1971-72, based upon data gathered for this Report, was estimated to be $67,454,793. The sources of the available student aid in the Commonwealth for 1971-72 are represented in Table I.

Student aid for Kentucky undergraduate students available from the Kentucky Department of Economic Security, Division of Vocational Rehabilitation, Veterans Administration, and Social Security Administration, were combined as State and Federal Educational Benefits and totaled $35,938,202. It is noted that this is the largest category in Table I.

The Federal Student Aid available to Kentucky undergraduate students was determined to be $13,919,436. The student aid programs included in this category were the National Defense Student Loan Program, the Educational Opportunity Grant Program, the College Work-Study Program, the Law Enforcement Education Program, and the Nursing Student Assistance Programs.

The Institutional Student Aid available for Kentucky undergraduate students included all nonfederal, institutionally administered student aid, including

TABLE I

AVAILABLE STUDENT AID
IN THE COMMONWEALTH OF KENTUCKY
1971-72

Sources of Student Aid	Amount
State and Federal Educational Benefits	$35,938,202
Federal Student Aid Programs	13,919,436
Institutional Student Aid Programs	7,511,155
Private Student Aid Programs	10,086,000
Total Available Student Aid in the Commonwealth of Kentucky	$67,454,793

scholarships, loans, and student employment opportunities. The total assistance available in this category was $7,511,155.

Student aid available for Kentucky undergraduate students from private sources was found to be $10,086,000. Funds included in the Private Student Aid category were from the Pickett & Hatcher Educational Fund, the Federally Insured Student Loan Program, the United Student Aid Funds, and the Kentucky foundations as listed in the Directory of Foundations. It was not possible to identify all of the available student aid sponsored by private organizations and other sources. Therefore, approximately one percent of the total available student aid in the Commonwealth of Kentucky in 1971-72 was added to the Private Student Aid category in order to accommodate for funds available from otherwise unidentifiable or non-responding sources.

Table II represents the available student aid in the Commonwealth of Kentucky for undergraduate students by degree of availability. This Table reflects the division of the sources of student aid listed in Table I in accordance with the definitions used in this Report, and based upon the judgment of the Study Staff on how satisfactorily each designated aid source matched the characteristics of these definitions.

Included in the General category were nonfederal student aid funds from scholarships, loans, and part-time employment administered by the institutions providing education beyond the high school in Kentucky. The student aid funds available from the National Defense Student Loan Program, the Educational Opportunity Grant Program, and the College Work-Study Program were also included in this category. Student aid funds from foundations which were reported to be generally available to Kentucky undergraduate students were included in this section.

The student aid which was Limited in degree of availability included the institutionally administered nonfederal student aid funds from scholarship,

TABLE II

STUDENT AID
BY DEGREE OF AVAILABILITY

Degree of Availability	Amount
General	$17,768,727
Limited	12,357,614
Restricted	37,328,452
Total	$67,454,793

loan, and part-time employment programs. Federal student aid available to undergraduate students from the Nursing Student Assistance Program, and the Law Enforcement Education Program also were included in this category, as were funds from the Federally Insured Student Loan Program, the United Student Aid Funds, the Pickett and Hatcher Educational Fund, and those funds indicated by the foundations in the State to be limited in availability to Kentucky undergraduate students.

The student aid which was Restricted in degree of availability included the nonfederal, institutionally administered scholarship, loan, and employment programs which were designated by the institutions to be restricted in degree of availability. Funds listed by the foundations as restricted in degree of availability were also included in this category. The State and Federal educational benefits from the Kentucky Department of Economic Security, Division of Vocational Rehabilitation, Veterans Administration, and Social Security Administration, were included in this category as well as the student aid funds estimated to be available from otherwise unidentifiable or nonresponding sources.

Table III contains the types of student aid for Kentucky undergraduate students by degree of availability. In addition to the three basic types of student aid—scholarships, loans, and employment—resources from State and Federal educational benefit programs are illustrated as a fourth type of student aid. The Study Staff judged that the educational benefits from State and Federal programs, if assigned to the Restricted Scholarships category, would not properly reflect the amount of scholarship aid available in the Commonwealth. Scholarships generally available to Kentucky undergraduate students include the Educational Opportunity Grant Program as well as those scholarships administered by the institutions and the foundations in Kentucky reported to be generally available to applicants. Student loan programs determined to be generally available were

TABLE III

TYPES OF STUDENT AID BY
DEGREE OF AVAILABILITY

Degree of Availability	Scholarships	Loans	Employment	Educational Benefits Grants	Total
General	$4,164,429	$ 6,508,470	$7,095,828	--	$17,768,727
Limited	1,674,930	10,316,368	366,316	--	12,357,614
Restricted	634,107	23,304	732,839	$35,938,202	37,328,452
Total	$6,473,466	$16,848,142	$8,194,983	$35,938,202	$67,454,793

those reported by the institutions and foundations as generally available in addition to the National Defense Student Loan Program. Employment programs considered to be generally available included the College Work-Study Program and most institutionally administered student jobs.

Funds designated as limited in degree of availability to Kentucky undergraduate students include certain scholarships, loans, and employment. Scholarship programs in the limited category include funds which were reported to be limited in availability by the institutions and foundations. The funds defined as scholarships from the Nursing Student Assistance Program also were included in this category. Loans considered to be limited in degree of availability included those programs administered by the institutions and foundations and reported as limited. Also included in this category were the resources of the Law Enforcement Educational Program, the Federally Insured Student Loan Program, the United Student Aid Funds, and the Pickett & Hatcher Educational Fund.

Employment funds assigned to the Limited category represent the nonfederal, institutionally administered employment opportunities reported to be limitedly available by the institutions.

All four of the forms of student aid available for Kentucky undergraduate students are included in the Restricted category. The scholarships represented in this category are the gift assistance funds reported to be restricted in degree of availability by the institutions and foundations. Also included are the student aid funds which were estimated to be available from otherwise unidentifiable or nonreporting sources.

Loans in the Restricted category include those reported to be restricted by the institutions and foundations surveyed. Student employment resources included in the Restricted category are institutionally administered employment

funds reported to be restricted. The State and Federal Educational Benefits from the Kentucky Department of Economic Security, Division of Vocational Rehabilitation, Veterans Administration, and Social Security Administration are contained in the Restricted line.

Table IV presents student aid resources by types of institutions providing education beyond the high school. Information from the Kentucky Higher Education Assistance Authority was used to determine the types of institutions illustrated in Table IV. Although trade schools were surveyed and excellent cooperation was received from them, these schools and their student aid resources have not been included as a separate category in the Study Report. The primary reasons for this Study Staff decision were the almost total absence of reported institutionally administered student financial aid resources together with inadequate enrollment data. Reported student aid funds at these institutions have been taken into account by the one percent adjustment in total available student aid resources from unidentifiable or nonreporting sources.

The student aid programs reflected in Table IV as Scholarships include non-federal, institutionally administered scholarship programs, the Educational Opportunity Grant Program, and the Nursing Student Assistance Programs. Also included in the Scholarship category are the scholarship programs of Kentucky foundations, and student aid available from otherwise unidentifiable sources.

Undergraduate student enrollment figures for the institutional categories listed in Table IV were obtained from information provided by the Kentucky Higher Education Assistance Authority, and used as a basis for a reasonable division of scholarship funds available from foundations in the Commonwealth of Kentucky, and the available student aid from otherwise unidentifiable sources.

The student aid programs designated as Loans in Table IV, include institutionally administered loan funds reported by the institutions, the National

Defense Student Loan Program, the Law Enforcement Education Program, the Pickett & Hatcher Educational Fund, and loans from the Nursing Student Assistance Programs. The student aid funds available from foundations which were identified by them as loan funds are also included in this category, as were loans of the Federally Insured Student Loan Program and the United Student Aid Funds. The same procedures used in the distribution of Scholarship funds in Table IV were employed to distribute loan funds from these sources.

The Employment column in Table IV includes nonfederal, institutionally administered student employment as well as the College Work-Study Program.

The Division of Vocational Rehabilitation reported the total funds available and the number of student recipients in two broad categories; higher education and vocational education. The funds available in higher education were allocated to the public major, regional, and community colleges and universities; and the nonpublic four-year, two-year, business, and Bible colleges in proportion to the enrollments in these categories of institutions. The vocational funds were included in the public vocational-technical category of Table IV.

The Social Security Administration reported an average monthly educational benefit of $970,746 in Kentucky, and estimated that there are 9,600 Commonwealth students receiving benefits between the ages of 18 and 21. The $970,746 average monthly benefit was converted to an annual amount of $11,648,952. These Social Security benefits were then distributed among the types of institutions represented in Table IV in proportion to the enrollments in these categories.

The Veterans Administration reported total benefits available to Kentucky undergraduate students attending institutions providing an education beyond the high school. These benefits also were distributed among the institutional categories listed in Table IV in proportion to their enrollments.

The Department of Economic Security in the Commonwealth reported total benefits for Higher Education and Vocational Opportunity Programs. The total

benefits of the Higher Education Program were $450,000. These benefits were distributed to students attending public major, regional, and community colleges and universities, and the nonpublic four-year and two-year colleges. The Department of Economic Security stated that these types of institutions were the only ones which Kentucky undergraduate students can attend and receive funds from this program. The total benefits from the Vocational Opportunity Program were $650,000. These benefits were distributed to students attending public vocational-technical schools and nonpublic business colleges, and are contained in the corresponding institutional categories in Table IV.

Table V displays the types of student aid by categories of institutions and by degree of availability. The types of student aid reflected in the Scholarship, Loans, Employment, and Benefits categories of Table V are the same as described in the text supporting Table IV. The types of student aid contained in each degree of availability; General, Limited, and Restricted, are the same as those described in the text supporting Table III.

TABLE IV

STUDENT AID BY
TYPES OF INSTITUTIONS

Types of Institutions	Scholarships	Loans	Employment	Benefits	Total
PUBLIC					
Major Universities	$1,456,196	$ 3,363,104	$1,668,282	$ 7,161,531	$13,649,113
Regional Universities	1,980,496	6,322,340	3,109,395	10,543,695	21,955,926
Community Colleges	228,450	837,097	258,061	2,245,054	3,568,662
Vocational-Technical Schools	14,740	2,034,969	--	9,314,163	11,363,872
NON-PUBLIC					
Four-Year Colleges	2,309,340	3,276,287	2,167,089	4,347,002	12,099,718
Two-Year Colleges	432,730	378,979	765,473	499,086	2,076,268
Business Colleges	17,590	389,944	125,225	1,079,649	1,612,408
Bible Colleges	33,924	245,422	101,458	748,022	1,128,826
Total	$6,473,466	$16,848,142	$8,194,983	$35,938,202	$67,454,793

TABLE V

STUDENT AID BY TYPES OF INSTITUTIONS
BY DEGREE OF AVAILABILITY

Types of Institutions	Scholarships	Loans	Employment	Benefits	Total
PUBLIC					
Major Universities					
General	$ 784,095	$ 1,106,666	$1,483,332		$ 3,374,093
Limited	264,794	2,255,538	--		2,520,332
Restricted	407,307	900	184,950	$ 7,161,531	7,754,688
Regional Universities					
General	1,291,759	2,963,515	2,257,822		6,513,096
Limited	645,812	3,355,700	324,656		4,326,168
Restricted	42,925	3,125	526,917	10,543,695	11,116,662
Community Colleges					
General	126,444	104,737	251,366		482,547
Limited	81,775	732,360	4,595		818,730
Restricted	20,231	--	2,100	2,245,054	2,267,385

TABLE V
(Continued)

Types of Institutions	Scholarships	Loans	Employment	Benefits	Total
PUBLIC (Continued)					
Vocational-Technical Schools					
General	8,440	152,627	--		161,067
Limited	5,700	1,882,342	--		1,888,042
Restricted	600	--	--	9,314,163	9,314,763
NON-PUBLIC					
Four-Year Colleges					
General	1,548,153	1,872,441	2,111,152		5,531,746
Limited	602,935	1,384,567	37,065		2,024,567
Restricted	158,252	19,279	18,872	4,347,002	4,543,405
Two-Year Colleges					
General	383,191	213,239	765,473		1,361,903
Limited	45,414	165,740	--		211,154
Restricted	4,125	--	--	499,086	503,211

TABLE V
(Continued)

Types of Institutions	Scholarships	Loans	Employment	Benefits	Total
NON-PUBLIC (Continued)					
Business Colleges					
General	4,216	78,965	125,225		208,406
Limited	13,374	310,979	--		324,353
Restricted	--	--	--	1,079,649	1,079,649
Bible Colleges					
General	18,132	16,280	101,458		135,870
Limited	15,125	229,142	--		244,267
Restricted	667	--	--	748,022	748,689
Total	$6,473,466	$16,848,142	$8,194,983	$35,938,202	$67,454,793

APPENDIX

PARTICIPANTS IN THE
SURVEY OF INSTITUTIONAL STUDENT ASSISTANCE

RESPONDING INSTITUTIONS

PUBLIC

Major Universities

- University of Kentucky
- University of Louisville

Regional Universities

- Morehead State University
- Murray State University
- Northern Kentucky State College
- Western Kentucky University

Community Colleges

- Ashland Community College
- Elizabethtown Community College
- Hazard Community College
- Henderson Community College
- Hopkinsville Community College
- Madisonville Community College
- Maysville Community College
- Paducah Community College
- Prestonsburg Community College
- Somerset Community College
- Southeast Community College

Vocational-Technical Schools

- Bowling Green State Vocational-Technical School
- Central Kentucky State Vocational-Technical School
- Elizabethtown State Vocational-Technical School
- Harlan State Vocational-Technical School
- Hazard State Vocational-Technical School
- Jefferson State Vocational-Technical School
- Mayo State Vocational-Technical School
- Paducah-Tilghman State Vocational-Technical School

NON-PUBLIC

Four-Year Colleges

Asbury College
Bellarmine College
Berea College
Brescia College
Campbellsville College
Centre College
Cumberland College
Georgetown College
Kentucky Wesleyan College
Pikeville College
Spalding College
Thomas More College
Transylvania University
Union College

Two-Year Colleges

Alice Lloyd College
Lees Junior College
Lindsey Wilson College
Midway College
Saint Catharine College
Sue Bennett College

Business Colleges

Ashland Business College, Inc.
*Bryant and Stratton Business College
Draughon's Business College
Fugazzi Business College
Kentucky Business College
Owensboro Business College
Spencerian College
Sullivan Business College

Bible Colleges

Calvary College
Clear Creek Baptist School
Lexington Baptist College
Mid-Continent Baptist Bible Institute
Seminary of St. Pius
Southland Bible Institute

*No longer in operation

NON-PUBLIC (Continued)

Other Responding Institutions

Abbott's Flying Service, Inc.
Alix Adams Model Agency
Austin Mann
Automotive Career Academy
Bacon's of Louisville
Campbellsville Beauty College
Capito School of Art
Collins School of Cosmetology
Covington Barber College
Greater Cincinnati Flying Service, Inc.
Greene Flying Service
Hazard Beauty College
H & R Block Income Tax Schools
Institute of Electronic Technology
International Broadcasting School
International College, Inc.
Jeanne Hamilton Model Agency and School
Kentucky College of Barbering, Inc.
Kentucky School of Mortuary Science
Knox Aero Klub
LaReau Model Agency, Inc.
Leadership Development Association
Lexington Board of Realtors
Middlesboro School of Business
Ohio Valley Aviation
Sears Discovery
Somerset Beauty College
Southern Beauty School
Tri-City Barber College
United Electronics Institute